



Sales Update: Life Events and Special Enrollments

The Outreach and Sales Distribution Services Team

February 23, 2016

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AGENDA

February 23, 2016

1. Open Enrollment Update
2. Life Events and Special Enrollments
3. Vision Coverage
4. Pregnancy Coverage
5. Updates
6. Q&A



OPEN ENROLLMENT UPDATE



OPEN ENROLLMENT UPDATE

1,149,000

RENEWED IN 2016 WITH A PLAN SELECTION



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Approximately **14,000** received help finishing their application after the January 31 deadline

More than
439,000 new
consumers signed
up for health care
coverage with
Covered
California

OPEN ENROLLMENT UPDATE



Covered California Health Insurance Plan Selections (Renewal and Open Enrollment)

Carrier	Plan Selections		Percentages	
	2015	2016	2015	2016
Anthem Blue Cross of California	393,911	394,022	28%	25%
Blue Shield of California	348,607	433,111	25%	28%
Chinese Community Health Plan	12,779	13,627	1%	1%
Health Net	247,876	212,278	18%	14%
Kaiser Permanente	335,221	374,454	24%	24%
L.A. Care Health Plan	21,909	15,060	2%	1%
Molina Healthcare	22,299	88,170	2%	6%
Oscar Health Plan of California	N/A	2,067	N/A	<1%
Sharp Health Plan	17,830	25,805	1%	2%
UnitedHealthcare Benefits Plan of California	N/A	1,370	N/A	<1%
Valley Health Plan	2,157	3,320	<1%	<1%
Western Health Advantage	5,773	8,790	<1%	1%
TOTAL	1,408,362	1,572,074	100%	100%

*As of February 7, 2016

OPEN ENROLLMENT UPDATE



Service Channel Enrollment		
Coverage Starting 2016		
Service Channels	Actual %	Month Actual Plan Selected
Agent	45.7%	203,807
Navigator/CEC	4.1%	18,284
CAC	2.2%	9,988
PBE	1.4%	6,335
Other	46.6%	207,651
Total	100%	446,146

OPEN ENROLLMENT UPDATE



Covered California's Executive Director Stands Up for Agents

- Proposal would require the Covered California Qualified Health Plans (QHP) to pay agent commissions year round, including outside of the Open Enrollment Period
- If approved, the proposed rule would become effective as early as next year
- Covered California's Executive Director has made it clear that agents play an important role in providing enrollment assistance
- In-person assistance protects consumers and helps to lower the uninsured rate in California.

OPEN ENROLLMENT UPDATE



LIFE EVENTS AND SPECIAL ENROLLMENTS



What is a Special Enrollment?

- Consumers who experience a Qualifying Life Event can enroll in a Covered California health insurance plan throughout the entire year
- Qualifying Life Events questions found within the consumer application
- Special Enrollment Tool Kit
- Reaching Special Enrollment Populations

LIFE EVENTS AND SPECIAL ENROLLMENTS



Qualifying Life Event	Effective Date
Had a baby or adopted a child	Day of birth/adoption
Lost or will soon lose my health insurance Got married or entered into domestic partnership	1 st of following month
Released from jail or prison Permanently moved to/within California Gained citizenship/lawful presence Federally Recognized American Indian or Alaska Native Returned from active duty military service	If a plan is selected by the 15 th , coverage starts on the 1 st of the following month. If a plan is selected after the 15 th , coverage starts on the 1 st of the second following month.

Applicable to those not enrolled with Covered CA	Yes
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LIFE EVENTS AND SPECIAL ENROLLMENTS



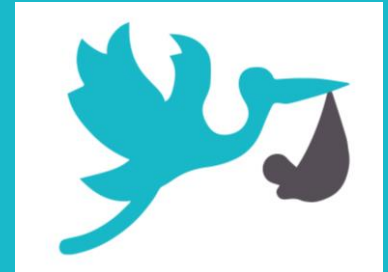
Birth, adoption, placement for adoption, or placement in foster care

- Coverage is effective first day of the month following the birth month, unless requested and then the coverage start date is the date of event
- The following individuals can use this event to enroll in coverage:
 - Entire family in tax household
- Enter the date of birth, adoption or foster placement

Select One

- Lost or will soon lose my health insurance
- Permanently moved to within California
- Had a baby or adopted a child
- Got married or entered into domestic partnership
- Returned from active duty military service
- Released from jail or prison
- Gained citizenship/lawful presence
- Federally Recognized American Indian/Alaska Native
- Other qualifying life event
- None of the above (Continue to review my application for Medi-Cal/AIM)

LIFE EVENTS AND SPECIAL ENROLLMENTS



Loss of Minimum Essential Coverage

- Coverage is effective first day of the month following the plan selection month
- The following individuals can use this event to enroll in coverage:
 - Loss of employer-sponsored coverage
 - Loss of Medi-Cal
 - Exhaustion of COBRA
 - Expiration of Grandfathered Plans
- Enter the date of loss of coverage

Select One

Lost or will soon lose my health insurance

Permanently moved to within California

Had a baby or adopted a child

Got married or entered into domestic partnership

Returned from active duty military service

Released from jail or prison

Gained citizenship/lawful presence

Federally Recognized American Indian/Alaska Native

Other qualifying life event

None of the above (Continue to review my application for Medi-Cal/AIM)

LIFE EVENTS AND SPECIAL ENROLLMENTS



Marriage or Entry into Domestic Partnership

- Coverage is effective first day of the month following the plan selection month
- The following individuals can use this event to enroll in coverage:
 - Both individuals who entered into marriage or domestic partnership
- Enter the date on the marriage or domestic partnership license

Select One

Lost or will soon lose my health insurance

Permanently moved to/within California

Had a baby or adopted a child

Got married or entered into domestic partnership

Returned from active duty military service

Released from jail or prison

Gained citizenship/lawful presence

Federally Recognized American Indian/Alaska Native

Other qualifying life event

None of the above (Continue to review my application for Medi-Cal/AIM)

LIFE EVENTS AND SPECIAL ENROLLMENTS



Released from Incarceration

- If a plan is selected by the 15th, coverage starts on the 1st of the following month. If a plan is selected after the 15th, coverage starts on the 1st of the second following month.
- The following individuals can use this event to enroll in coverage:
 - Individual released from incarceration
- Enter your date of application

Select One

Lost or will soon lose my health insurance

Permanently moved to/within California

Had a baby or adopted a child

Got married or entered into domestic partnership

Returned from active duty military service

Released from jail or prison

Gained citizenship/p lawful presence

Federally Recognized American Indian/Alaska Native

Other qualifying life event

None of the above (Continue to review my application for Medi-Cal/AIM)

LIFE EVENTS AND SPECIAL ENROLLMENTS



Permanently Moved to/within California

- If a plan is selected by the 15th, coverage starts on the 1st of the following month. If a plan is selected after the 15th, coverage starts on the 1st of the second following month.
- The following individuals can use this event to enroll in coverage:
 - Entire family in tax household
- Enter the date of the permanent move

Select One

Lost or will soon lose my health insurance

Permanently moved to/within California

Had a baby or adopted a child

Got married or entered into domestic partnership

Returned from active duty military service

Released from jail or prison

Gained citizenship/lawful presence

Federally Recognized American Indian/Alaska Native

Other qualifying life event

None of the above (Continue to review my application for Medi-Cal/AIM)

LIFE EVENTS AND SPECIAL ENROLLMENTS



Becomes a Citizen, National, or Lawfully Present Individual

- If a plan is selected by the 15th, coverage starts on the 1st of the following month. If a plan is selected after the 15th, coverage starts on the 1st of the second following month.
- The following individuals can use this event to enroll in coverage:
 - Individual who became a citizen, national, or permanent legal resident
- Enter the date of the immigration document

Select One:

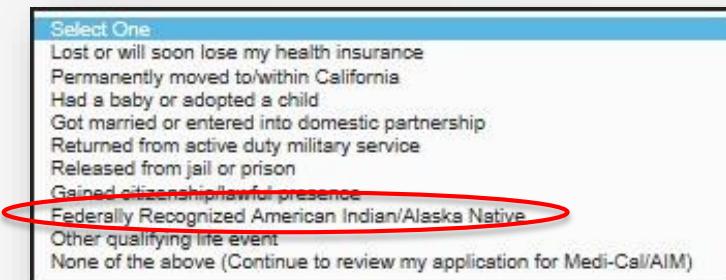
- Lost or will soon lose my health insurance
- Permanently moved to/within California
- Had a baby or adopted a child
- Got married or entered into domestic partnership
- Returned from active duty military service
- Released from jail or prison
- Gained citizenship/lawful presence**
- Federally Recognized American Indian/Alaska Native
- Other qualifying life event
- None of the above (Continue to review my application for Medi-Cal/AIM)

LIFE EVENTS AND SPECIAL ENROLLMENTS



Federally Recognized American Indian and Alaskan Native (AI/AN)

- If a plan is selected by the 15th, coverage starts on the 1st of the following month. If a plan is selected after the 15th, coverage starts on the 1st of the second following month.
- The following individuals can use this event to enroll in coverage:
 - Members of the family that are recognized as AI/AN
 - Can change plans no more than once per month
- Enter your date of application



Select One

- Lost or will soon lose my health insurance
- Permanently moved to/within California
- Had a baby or adopted a child
- Got married or entered into domestic partnership
- Returned from active duty military service
- Released from jail or prison
- Gained citizenship/lawful presence
- Federally Recognized American Indian/Alaska Native**
- Other qualifying life event
- None of the above (Continue to review my application for Medi-Cal/AIM)

LIFE EVENTS AND SPECIAL ENROLLMENTS



Returned from Active Duty Military Service

- If a plan is selected by the 15th, coverage starts on the 1st of the following month. If a plan is selected after the 15th, coverage starts on the 1st of the second following month.
- The following individuals can use this event to enroll in coverage:
 - Individual that lost coverage after leaving active duty, reserve duty, or the California National Guard
- Enter the date you returned from active duty

Select One

Lost or will soon lose my health insurance

Permanently moved to/within California

Had a baby or adopted a child

~~Got married or entered into domestic partnership~~

Returned from active duty military service

Released from jail or prison

Gained citizenship/lawful presence

Federally Recognized American Indian/Alaska Native

Other qualifying life event

None of the above (Continue to review my application for Medi-Cal/AIM)

LIFE EVENTS AND SPECIAL ENROLLMENTS



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Other Qualifying Life Event

- If a plan is selected by the 15th, coverage starts on the 1st of the following month. If a plan is selected after the 15th, coverage starts on the 1st of the second following month.
- Covered California may grant earlier effective date based on the specific circumstances of each case
- Enter your date of application

Select One

Lost or will soon lose my health insurance

Permanently moved to/within California

Had a baby or adopted a child

Got married or entered into domestic partnership

Returned from active duty military service

Released from jail or prison

Gained citizenship/lawful presence

Federally Recognized American Indian/Alaska Native

Other qualifying life event

None of the above (Continue to review my application for Medi-Cal/AIM)

LIFE EVENTS AND SPECIAL ENROLLMENTS



Other Qualifying Life Event

Examples:

- Already enrolled in a Covered California plan and become newly eligible or ineligible for tax credits or cost-sharing reductions
- Health plan violated its contract
- Exceptional circumstance occurred on or around plan selection deadlines, including natural disasters and medical emergencies
- Pending Medi-Cal and later denied - May be eligible for retroactive coverage, call the Service Center
- A Certified Enroller enrolled the consumer in a plan that they did not want to enroll in, failed to enroll the consumer in any plan or failed to calculate premium assistance for which the consumer was eligible
- Victim of domestic abuse or spousal abandonment

LIFE EVENTS AND SPECIAL ENROLLMENTS



LIFE EVENTS AND SPECIAL ENROLLMENTS

Medi-Cal Enrollment

- Special Enrollment does not apply to Medi-Cal applicants
- Apply for coverage anytime during the year
- Does not need a Qualifying Life Event to gain coverage
- Select “None of The Above (continue to review my application for Medi-Cal)”

American Indian/Alaska Native (AI/AN) Enrollment

- Special Enrollment does not apply to AI/AN applicants
- Apply for coverage anytime during the year
- Does not need a Qualifying Life Event to gain coverage
- Select “Federally Recognized American Indian/Alaska Native”



Reporting Qualifying Life Event

- If the life event date is more than 60 days in the past, the consumer will not qualify for Special Enrollment
- The life event date can also be up to 60 days in the future for loss of Minimum Essential Coverage

LIFE EVENTS AND SPECIAL ENROLLMENTS



Special Enrollment Tool Kit

- Visit www.CoveredCA.com
- In the footer, click “Enrollment Partners”
- Click “Partner Tool Kit” for all Tool Kits
- Click “Special Enrollment Tool Kit” to access

Tool Kits for Enrollers

- Special Enrollment Tool Kit**
- Covered California Health and Dental Plans Tool Kit
- Webinars & Briefings
- 2015 IRS Form 1095-A Tool Kit
- Subsidy-Eligible Maps Tool Kit
- Storefront Tool Kit
- Social Media Tool Kit
- Small Business Tool Kit

2016 Special Enrollment Tool Kit

Consumers who experience a Qualifying Life Event can enroll in a Covered California health insurance plan up to 60 days from the date of the event. This is called a **Special Enrollment**.

Enrollers (Agents and Counselors) may assist all consumers eligible for a Special Enrollment. During this period, Certified Enrollers processing applications on behalf of a consumer will no longer be able to complete new or in progress applications without a **Qualifying Life Event**. New fields displayed on the Application Signature Page that will require entry of a consumer's Qualifying Life Event.

Eligible consumers may choose from the following Qualifying Life Events. Eligibility and coverage dates are determined by the type and date of the Qualifying Life Event.

Qualifying Life Event	Effective Date
Born a baby or adopted a child	Day of birth/adoption
Lost or will soon lose my health insurance	1st of following month
Got married or entered into domestic partnership	1st of following month
Released from jail or prison	1st of the second following month
Permanently moved to/within California (naturalized citizen/foreign-born)	1st of the second following month
Formerly Recognized American Indian or Alaska Native	1st of the second following month
Returned from active duty military service	1st of the second following month

Consumers may also select "Other Qualifying Life Event"

This selection should be used if the consumer's life event is not listed, uncertain, or an exceptional circumstance and may require Covered California review of the application to approve the Special Enrollment.

Consumers may also select "None of the Above (continue to review my application for Medi-Cal)"

Special Enrollment does not apply to Medi-Cal applicants. These consumers can apply for coverage anytime during the year and do not need a Qualifying Life Event to gain coverage.

Consumer's Qualifying Life Event date must be within 60 days to qualify for Special Enrollment. If the life date is more than 60 days in the past, the consumer will not qualify for Special Enrollment.

See following links to access additional information to help assist consumers enrolling with a Qualifying Life Event:

- Special Enrollment
- How to Apply for Coverage
- How to Create an Individual Account
- Regional Field Representative Team
- Social Media Tool Kit
- Webinars, Briefings and Demos
- Navigation Tool Kit
- Navigation Grant Program Manager Team

Covered California Outreach and Sales Division
OutreachandSales@coveredca.com

February 10, 2016

LIFE EVENTS AND SPECIAL ENROLLMENTS



Special Enrollment Strategies

Qualifying Life Event: Loss of Health Coverage

- Scenario: Unemployment
 - Temp Agencies
 - Job Fair
 - Job Resource Center
- Scenario: Age Out of Parent's Coverage
 - Social Media
 - College
 - Health Plans
- Scenario: Divorce
 - Professional Network

Qualifying Life Event: Move

- Scenario: Within/to California
 - Realtor office
 - Department of Motor Vehicle
 - USPS – buy into consumer packet
 - Local moving company
 - Home improvement stores

REACHING SPECIAL ENROLLMENT POPULATIONS



VISION COVERAGE



Pathway to Vision Coverage

- Covered California partners with VSP® Vision Care
- Link: <http://www.coveredca.com/individuals-and-families/getting-covered/vision>
- VSP enrollment is available year-round - Open Enrollment and Special Enrollment do not apply
- Adult vision is an ancillary benefit and coverage is handled directly through VSP
- Vision services for children are included in all health plans purchased through Covered California
- VSP Agent commission information is found in the Partner Tool Kit on www.CoveredCA.com in the Downloads section of the Webinars and Briefings page

VISION COVERAGE



Covered California Vision Coverage

Overview of the full service plan offered by VSP to Covered California participants:

- \$15 exam copay/\$25 glasses copay
- Single vision, lined bifocal, or lined trifocal lenses when glasses are selected versus contact lenses
- \$120 frame allowance or contact lens allowance
- Contact lens - the fitting and evaluation is fully covered with no copay, allowing members to use their full allowance toward the purchase of contacts

VISION COVERAGE



Must contact VSP directly for any VSP related questions:

VSP Agent Service Center Hours

Monday - Friday, 5:00 a.m. to 5:00 p.m. PST

(888) 585-8978 or CCAgentEnrollment@vsp.com

- Appointment status
- Agent of Record Changes
- Commission inquiries
- Consumer enrollment and VSP account issues

VSP Consumer Service Center Hours

Monday - Friday, 5:00 a.m. to 8:00 p.m. PST

Saturday, 7:00 a.m. to 8:00 p.m. PST

Sunday, 7:00 a.m. to 7:00 p.m. PST

(800) 410-1857

- CECs to contact this number
- Consumer enrollment or VSP account issues

VISION COVERAGE



PREGNANCY COVERAGE



Pregnant women have multiple coverage options when applying on www.CoveredCA.com or when reporting changes in the application

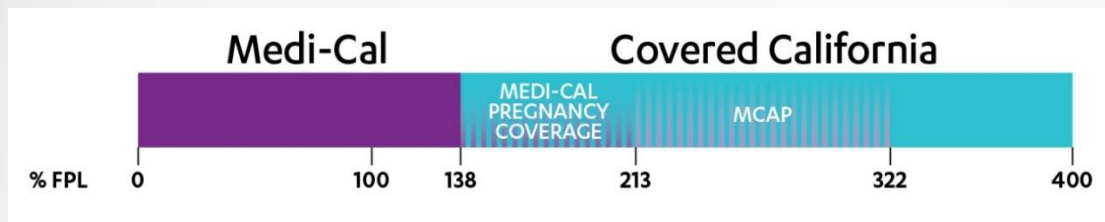
- Medi-Cal for Pregnant Women
 - Medi-Cal Access Program (MCAP)
 - Covered California Health Plans
-
- For current Covered California health plan consumers, reporting a pregnancy will reevaluate eligibility
 - Unless an existing Covered California consumer who is eligible for Medi-Cal or MCAP wants to switch, reporting a pregnancy is not necessary nor recommended

PREGNANCY COVERAGE



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Pregnant women are **first** evaluated for their eligibility for Medi-Cal and MCAP based on the monthly Modified Adjusted Gross Income (MAGI) of their household (the number of expected babies is included in the household size for Medi-Cal)



PREGNANCY COVERAGE



Birth of a Baby

- While it is not necessary to report a pregnancy to Covered California, it is necessary to report the birth of a baby
- The birth of the baby is a Qualifying Life Event and will trigger Special Enrollment
- Medi-Cal includes expected baby/babies in FPL and Covered California does not

PREGNANCY COVERAGE



Medi-Cal for Pregnant Women (M9)

- Medi-Cal for Pregnant Women (M9) - Previously was a restricted-scope aid code for pregnancy services only, and not considered Minimum Essential Coverage (MEC). **It is now considered MEC and covers all the same services full-scope Medi-Cal offers.**
- Household monthly income over 138% and up to 213% FPL
- Eligibility ends at the end of the month of the 60 days following the birth of the baby (or end of pregnancy)
- Women must report a birth or end of pregnancy to their County Eligibility Worker within 30 days, at which time eligibility will be redetermined
- Consumers who are interested in switching coverage from Covered California to Medi-Cal for Pregnant Women can call the Covered California Service Center to have their eligibility reevaluated

PREGNANCY COVERAGE



Medi-Cal Access Program (MCAP)

- Household monthly income over 213% and up to 322% FPL
- Must be a resident of California and agree to pay 1.5% of the household MAGI as a subscriber contribution
- Consumer's information is automatically sent from the online application to the MCAP program (not the local county) and enrollee will be contacted to complete the enrollment
- Pregnant consumers who are eligible for MCAP are allowed to switch to Covered California during open enrollment or if they have a qualifying life event for special enrollment
- Consumers can contact the MCAP program at <http://mcap.dhcs.ca.gov> or at (800) 433-2611 for any questions about the program or to check the status of an application

PREGNANCY COVERAGE



Pregnancy Program Income Guidelines

The monthly income guidelines for eligibility in Medi-Cal and MCAP are listed below. These amounts are valid until the Department of Health Care Services updates them in 2016.

Monthly Federal Poverty Levels for Pregnancy Coverage

Family Size*	138% (up to this income qualifies for Medi-Cal)	213% (up to this income qualifies for Medi-Cal for Pregnancy M9)	322% (up to this income qualifies for MCAP)
2	\$1,832	\$2,828	\$4,275
3	\$2,311	\$3,566	\$5,391
4	\$2,789	\$4,305	\$6,508
5	\$3,268	\$5,043	\$7,624
6	\$3,746	\$5,782	\$8,740
7	\$4,224	\$6,520	\$9,856
8	\$4,703	\$7,258	\$10,973

*Medi-Cal includes expected baby/babies in FPL and Covered California does not

PREGNANCY COVERAGE



SALES UPDATES

OutreachandSales@covered.ca.gov



SALES UPDATES

Updates to enrollment status in the consumer application

- Some consumer applications may have a pending status after consumer has paid binder payment to the health insurance company
- Allow up to 60 days for enrollment status to be updated by carrier
- Report any access to care issues to Covered California

Consent, Income, and Tax Attestation Notice

- Sent to consumer – if consumer received notice they are in jeopardy of losing their Advanced Premium Tax Credit (APTC)
- April 2016 removal of APTC
- Avoid a loss of APTC, consumer needs to contact Service Center directly
- Notice found in the Downloads section of Partner Tool Kit



Conditional Eligibility

- Notice sent to consumers beginning February 2016
 - Provided to consumers as a reminder to submit verification documents by deadline to remain APTC and QHP eligible
- Documentation must be received by March 10, 2016
 - U.S. Citizen/National or non-citizen with lawful presence status
 - Income
 - Social Security Number (SSN)
 - Incarceration Status
 - American Indian/Alaska Native Status
- If documentation is already provided, no action needed
- Refer to the Quick Guide and example of the notice found in the Partner Tool Kit on www.CoveredCA.com

SALES UPDATES



Tax Preparation Resources

Certified Enrollers are not to produce or give tax advice to consumers on how to file their federal income taxes and should refer consumers to one of the following resources:

California Tax Education Council: <http://knowyourtaxpreparer.org/>

- Find trained, licensed and registered tax professionals, available in Spanish and Mandarin

Board of Equalization: www.boe.ca.gov

- Tax e-filing for businesses

Volunteer Income Tax Assistance (VITA): irs.treasury.gov/freetaxprep

- Find free help from tax preparers for those who make \$54,000 or less, persons with disabilities, the elderly, and limited English speaking taxpayers

CA Board of Accountancy: <http://www.dca.ca.gov/cba/consumers/slectcpa.shtml>

- How to Select a CPA

Franchise Tax Board: www.ftb.ca.gov

- E-File a tax return, form instructions, pay taxes, find free tax help

Turbo Tax: <https://turbotax.intuit.com/best-tax-software/affordable-care-act/>

- Subsidy calculator, penalty calculator, informational videos

H&R Block- <http://www.hrblock.com/aca-tax-impact>

- Informational webpage, penalty calculator

SALES UPDATES



System Update

CalHEERS Enrollment System will add new functionality on March 7, 2016

Key features for Sales Service Channels will include:

County Children's Health Initiative Program (CCHIP) eligibility determination integrated with CalHEERS

- CCHIP only applies to the following counties:
 - San Mateo
 - San Francisco
 - Santa Clara
- Federal Poverty Level (FPL) guidelines for CCHIP have been updated for consumers in these counties to 266% - 322%
- Children eligible for CCHIP are not eligible for Medi-Cal
- These new FPL guidelines are not reflected in Shop & Compare

SALES UPDATES



System Update

CalHEERS Enrollment System will add new functionality on March 7, 2016

Key features for Sales Service Channels will include:

Email Communication

- For consumers who have selected “E-mail” as their preferred method of communication, the CalHEERS system will now send an email notification that there is a notice available for viewing in their secure Mailbox
- Consumers must have created a CalHEERS account and entered a confirmed email address
- If an invalid email address is entered, CalHEERS will change the preferred method of communication back to “Mail”

SALES UPDATES



QUESTIONS?

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THANK YOU!

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